

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1802 Bunker Hill Drive, Irving, TX 75062 (Note: Debtor is trying to sell this property. If she cannot sell it, she will surrender it. If she sells the property, she will pay the proceeds into her Chapter 13 plan.)	Rental	-	\$94,870.00	\$87,869.34
2623 Viva Drive, Mesquite, TX 75150	Real Estate	-	\$84,690.00	\$80,174.84
3010 Motley Drive, Mesquite, TX 75150 (Note: Debtor is trying to sell this property. If she cannot sell it, she will surrender it. If she sells the property, she will pay the proceeds into her Chapter 13 plan.)	Commercial Building	-	\$351,190.00	\$261,061.20
Orlando Florida	Time Share	-	\$18,000.00	\$7,555.09
101 Sunbird Lane, Sunnyvale, TX 75182 (Note: Debtor has an interest in this property pursuant to a lease agreement with an option to purchase or sell the property. If Debtor cannot sell the property, she will surrender it. If she sells the property, she will pay the proceeds into her Chapter 13 plan. The lease agreement is with Dean Martinez and approximately \$417,000.00 is owed on the property.)	Real Estate	-	\$499,000.00	\$0.00

**Total: \$1,047,750.00**  
(Report also on Summary of Schedules)

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash \$80.00	-	\$80.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Wachovia Checking Account \$-97.00 Chase Checking Account \$-490.29	-	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video and computer equipment.		Sofa/Coffee Table/(2) End Tables/(2) Lamps: \$400, (3) Sofas/Coffee Table/(2) End Tables: \$800, Bed/(2) Night Stands/Dresser and Mirror: \$400, Bunk Bed/TV: \$330, Bed/TV: \$350.00, Bed/Night Stand/Dresser and Mirror: \$650, Table w/10 Chairs/ China Cabinet: \$800, Refrigerator: 350, Washer/Dryer \$500, Table w/8 Chairs: \$400, Pool Table: 250, Hockey Table: \$250	-	\$5,480.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		Debtor's Clothing \$500 Dependants' Clothing \$1,000	-	\$1,500.00
7. Furs and jewelry.		Costume Jewelry \$200	-	\$200.00
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Skills Services, LLC (Chapter 7 Bankruptcy will be filed)	-	\$0.00
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible cause of action against Dean Martinez related to lease/purchase of Sunnyvale Property.	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(if known)

**SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Dodge Ram 1500 (Mileage 37,500) - Surrender	-	\$14,100.00
		2003 Chevrolet Suburban (Mileage 97,112)	-	\$10,250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		(2) Desk (one is broken)/Computer: \$500	-	\$500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">3 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>				<p><b>Total &gt; \$32,110.00</b></p>

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2623 Viva Drive, Mesquite, TX 75150	11 U.S.C. § 522(d)(1)	\$4,515.16	\$84,690.00
Cash \$80.00	11 U.S.C. § 522(d)(5)	\$80.00	\$80.00
Wachovia Checking Account \$-97.00 Chase Checking Account \$-490.29	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
Sofa/Coffee Table/(2) End Tables/(2) Lamps: \$400, (3) Sofas/Coffee Table/(2) End Tables: \$800, Bed/(2) Night Stands/Dresser and Mirror: \$400, Bunk Bed/TV: \$330, Bed/TV: \$350.00, Bed/Night Stand/Dresser and Mirror: \$650, Table w/10 Chairs/ China Cabinet: \$800, Refrigerator: 350, Washer/Dryer \$500, Table w/8 Chairs: \$400, Pool Table: 250, Hockey Table: \$250	11 U.S.C. § 522(d)(3)	\$5,480.00	\$5,480.00
Debtor's Clothing \$500 Dependants' Clothing \$1,000	11 U.S.C. § 522(d)(3)	\$1,500.00	\$1,500.00
Costume Jewelry \$200	11 U.S.C. § 522(d)(4)	\$200.00	\$200.00
2003 Chevrolet Suburban (Mileage 97,112)	11 U.S.C. § 522(d)(2)	\$0.00	\$10,250.00
(2) Desk (one is broken)/Computer: \$500	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
		<b>\$12,275.16</b>	<b>\$102,700.00</b>

B6D (Official Form 6D) (12/07)

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**

(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxx2852  <b>Chase Auto Finance</b> <b>PO Box 378050</b> <b>Phoenix, AZ 85062</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Vehicle Loan</b> COLLATERAL: <b>2003 Chevrolet Suburban (Mileage 97,112)</b> REMARKS:  VALUE: <b>\$10,250.00</b>		<b>\$12,286.22</b>	<b>\$2,036.22</b>
ACCT #: xxxxxx7469  <b>Chrysler Financial</b> <b>PO Box 9001921</b> <b>Louisville, KY 40290</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Vehicle Loan</b> COLLATERAL: <b>2006 Dodge Ram 1500 (Mileage 37,500)</b> REMARKS: <b>Surrender</b>  VALUE: <b>\$14,100.00</b>		<b>\$30,672.64</b>	<b>\$16,572.64</b>
ACCT #: xxxxxx1231  <b>Conn's</b> <b>3295 College Street</b> <b>Beaumont, TX 37701</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>Sofa and Lap Top</b> REMARKS: <b>Surrender</b>  VALUE: <b>\$1,280.00</b>		<b>\$1,673.75</b>	<b>\$393.75</b>
ACCT #: xxxxxx8732  <b>Countrywide</b> <b>PO Box 650070</b> <b>Dallas, TX 75265</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Rental</b> COLLATERAL: <b>1802 Bunker Hill Drive, Irving, TX 75062</b> REMARKS: <b>Surrender</b>  VALUE: <b>\$94,870.00</b>		<b>\$87,869.34</b>	
<b>Subtotal (Total of this Page) &gt;</b>				<b>\$132,501.95</b>	<b>\$19,002.61</b>
<b>Total (Use only on last page) &gt;</b>					

1 continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>xxxxxx1435</b>  <b>M &amp; T Bank</b> <b>PO Box 1288</b> <b>Buffalo, NY 14240</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Rental</b> COLLATERAL: <b>2623 Viva Drive, Mesquite, TX 75150</b> REMARKS:  VALUE: <b>\$84,690.00</b>		<b>\$80,174.84</b>	
ACCT #: <b>xxxxxx1435</b>  <b>M &amp; T Bank</b> <b>PO Box 1288</b> <b>Buffalo, NY 14240</b>	-	DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>2623 Viva Drive, Mesquite, TX 75150</b> REMARKS:  VALUE: <b>\$84,690.00</b>		<b>\$4,179.52</b>	
ACCT #:  <b>Marling, Inc.</b> <b>c/o Steven H. Phelps, P.L.L.C.</b> <b>10000 N. Central Expressway</b> <b>Suite 850, LB 76</b> <b>Dallas, TX 75231-1075</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Commercial Building</b> COLLATERAL: <b>3010 Motley Drive, Mesquite, TX 75150</b> REMARKS: <b>Surrender</b>  VALUE: <b>\$351,190.00</b>		<b>\$261,061.20</b>	
ACCT #: <b>xxxx83 27</b>  <b>Silverleaf Resorts, Inc.</b> <b>1221 Riverbend, Ste 120</b> <b>Dallas, TX 75247</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Time Share</b> COLLATERAL: <b>Orlando Florida</b> REMARKS: <b>Surrender</b>  VALUE: <b>\$18,000.00</b>		<b>\$7,555.09</b>	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				<b>Subtotal (Total of this Page) &gt;</b>	<b>\$352,970.65</b>
				<b>Total (Use only on last page) &gt;</b>	<b>\$485,472.60</b>
					<b>\$0.00</b>
					<b>\$19,002.61</b>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)



In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: <b>Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326</b>	-	DATE INCURRED: CONSIDERATION: <b>1040 Taxes</b> REMARKS:		<b>\$7,698.14</b>	<b>\$5,818.00</b>	<b>\$1,880.14</b>
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims <b>Subtotals (Totals of this page) &gt;</b> <b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) <b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				<b>\$7,698.14</b>	<b>\$5,818.00</b>	<b>\$1,880.14</b>

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:  <b>Law Office of Areya Holder, P.C.</b> <b>800 W Airport Freeway, Suite 540</b> <b>Irving, TX 75062</b>	-	DATE INCURRED: <b>12/01/2008</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS:		<b>\$1,274.00</b>	<b>\$1,274.00</b>	<b>\$0.00</b>
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Priority Claims <b>Subtotals (Totals of this page) &gt;</b> <b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) <b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				<b>\$1,274.00</b>	<b>\$1,274.00</b>	<b>\$0.00</b>
				<b>\$8,972.14</b>		
					<b>\$7,092.00</b>	<b>\$1,880.14</b>

B6F (Official Form 6F) (12/07)

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx-xxxx-xxxx-9908</b> <b>Aspire Via</b> <b>PO Box 84078</b> <b>Columbus, GA 31908</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$699.07</b>
ACCT #: <b>xxxxx1296</b> <b>AT&amp;T</b> <b>2321 N. University</b> <b>Lubbock, TX 79415</b>	-	DATE INCURRED: CONSIDERATION: <b>Vehicle Loan</b> REMARKS:				<b>\$269.69</b>
ACCT #: <b>xxxx-xxxx-xxxx-3420</b> <b>Capital One</b> <b>PO Box 60599</b> <b>City of Industry, CA 91716</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$736.99</b>
ACCT #: <b>xxxx xxxx xxxx 9846</b> <b>Capital One</b> <b>PO Box 60599</b> <b>City of Industry, CA 91716</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$482.18</b>
ACCT #: <b>xxxxxxxx-xxxxx0 CHI</b> <b>Chase</b> <b>PO Box 64886</b> <b>St. Paul, MN 55164</b>	-	DATE INCURRED: CONSIDERATION: <b>Non-Purchase Money</b> REMARKS:				<b>\$49.27</b>
ACCT #: <b>xxxx0174</b> <b>Direct TV</b> <b>PO Box 78626</b> <b>Phoenix, AZ 85062-8626</b>	-	DATE INCURRED: CONSIDERATION: <b>Cable TV</b> REMARKS:				<b>\$908.13</b>
<b>Subtotal &gt;</b>						<b>\$3,145.33</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx xxxx xxxx 0038</b> <b>Home Depot Credit Services</b> <b>PO Box 6028</b> <b>The Lakes, NV 88901</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$737.46</b>
ACCT #: <b>James Wood</b> <b>Criminal District Attorney</b> <b>Frank Crowley Courts Building</b> <b>133 N. Industrial Blvd., LB 19</b> <b>Dallas, TX 75207-4399</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>xxxxxxxx9220</b> <b>Macys</b> <b>PO Box 6938</b> <b>The Lakes, NV 88901</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$319.64</b>
ACCT #: <b>Orthodontics for Infants and Children</b> <b>PO Box 35408</b> <b>Dallas, TX 75235-0408</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical Collections</b> REMARKS:				<b>\$1,800.00</b>
ACCT #: <b>xxx xxxxbird</b> <b>Pool Word Remodeling</b> <b>3301 N. Town East Blvd. #140</b> <b>Mesquite, TX 75150</b>	-	DATE INCURRED: CONSIDERATION: <b>Non-Purchase Money</b> REMARKS:				<b>\$1,400.00</b>
ACCT #: <b>xxxx862-7</b> <b>Reliant Energy</b> <b>PO Box 3765</b> <b>Houston, TX 77253</b>	-	DATE INCURRED: CONSIDERATION: <b>Utility Expense</b> REMARKS:				<b>\$2,729.63</b>

Sheet no. 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$6,986.73**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCT #: <b>xxx xxxbird</b> <b>Spring Green Lawn Services</b> <b>626 E. Linda Drive</b> <b>Garland, TX 75041</b>	-	DATE INCURRED: CONSIDERATION: <b>Non-Purchase Money</b> REMARKS:				<b>\$1,080.00</b>
ACCT #: <b>Stanley F. Seat, P.C.</b> <b>5000 Quorum Drive</b> <b>Suite 440</b> <b>Dallas, TX 75254</b>	-	DATE INCURRED: CONSIDERATION: <b>Non-Purchase Money</b> REMARKS:				<b>\$950.00</b>
<b>Representing:</b> <b>Stanley F. Seat, P.C.</b>		<b>Stanley F. Seat, P.C.</b> <b>PO Box 117692</b> <b>Carrollton, TX 75011-7692</b>				<b>Notice Only</b>
ACCT #: <b>Texas Workforce Commission</b> <b>TEC Building - Bankruptcy</b> <b>101 East 15th Street</b> <b>Austin, TX 78714-9080</b>	-	DATE INCURRED: CONSIDERATION: <b>Taxes</b> REMARKS:				<b>\$43,967.90</b>
ACCT #: <b>xx-xxx00-02</b> <b>Town of Sunnyvale</b> <b>127 N. Collins Rd.</b> <b>Sunnyvale, TX</b>	-	DATE INCURRED: CONSIDERATION: <b>Utility Expense</b> REMARKS:				<b>\$2,325.58</b>

Sheet no. 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$48,323.48**

Total &gt;

**\$58,455.54**(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Dean Martinez</b> PO Box 400 Roy, UT 84067	Rental - 101 Sunbird Lane

B6H (Official Form 6H) (12/07)

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**

(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



B6I (Official Form 6I) (12/07)

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Single</b>	<b>Dependents of Debtor and Spouse</b>	
	Relationship(s): Son Son Daughter Son	Age(s): 15 11 9 7
<b>Relationship(s):</b>		
<b>Age(s):</b>		
<b>Employment:</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Office Assistant	
Name of Employer	S.O.S. Construction Labor Supply	
How Long Employed	5 months	
Address of Employer	2944 Motley Drive #323	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

**DEBTOR****SPOUSE**

\$3,999.67

2. Estimate monthly overtime

\$0.00

3. SUBTOTAL

**\$3,999.67**

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes (includes social security tax if b. is zero)

\$0.00

b. Social Security Tax

\$0.00

c. Medicare

\$0.00

d. Insurance

\$0.00

e. Union dues

\$0.00

f. Retirement

\$0.00

g. Other (Specify) \_\_\_\_\_

\$0.00

h. Other (Specify) \_\_\_\_\_

\$0.00

i. Other (Specify) \_\_\_\_\_

\$0.00

j. Other (Specify) \_\_\_\_\_

\$0.00

k. Other (Specify) \_\_\_\_\_

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

**\$0.00**

6. TOTAL NET MONTHLY TAKE HOME PAY

**\$3,999.67**

7. Regular income from operation of business or profession or farm (Attach detailed stmt)

\$0.00

8. Income from real property

\$0.00

9. Interest and dividends

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$0.00

11. Social security or government assistance (Specify):

\$0.00

12. Pension or retirement income

\$0.00

13. Other monthly income (Specify):

a. \_\_\_\_\_

\$0.00

b. \_\_\_\_\_

\$0.00

c. \_\_\_\_\_

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

**\$0.00**

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

**\$3,999.67**

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

**\$3,999.67**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**

B6J (Official Form 6J) (12/07)

IN RE: **Carmen Adriana De La Torre**Case No. **08-36278-13**

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,044.88
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Gas	\$300.00 \$90.00 \$179.00 \$80.00
3. Home maintenance (repairs and upkeep)	\$20.00
4. Food	\$750.00
5. Clothing	\$120.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$340.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$80.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: IRS Taxes	\$100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$270.00
<b>18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</b>	<b>\$3,598.88</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,999.67
b. Average monthly expenses from Line 18 above	\$3,598.88
c. Monthly net income (a. minus b.)	\$400.79

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE: **Carmen Adriana De La Torre**

CASE NO **08-36278-13**

CHAPTER **13**

**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

Expense	Amount
Personal Grooming	\$100.00
Household Supplies	\$50.00
Kids' school lunches	\$120.00
Total >	\$270.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

In re **Carmen Adriana De La Torre**Case No. **08-36278-13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$1,047,750.00		
B - Personal Property	Yes	4	\$32,110.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2			\$485,472.60
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3			\$8,972.14
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$58,455.54
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,999.67
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,598.88
TOTAL		19	\$1,079,860.00	\$552,900.28	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Carmen Adriana De La Torre**

Case No. **08-36278-13**

(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/16/2008

Signature /s/ Carmen Adriana De La Torre  
Carmen Adriana De La Torre

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]